

BNP PARIBAS' COMMITMENT TO THE CAUSE OF REFUGEES IN EUROPE



2019 REPORT



BNP PARIBAS

The bank
for a changing
world

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Editorial by Jean-Laurent Bonnafé

Director & Chief
Executive Officer
of BNP Paribas



European program for refugees integration

Supporting the cause of refugees has been a major challenge to which we wanted to respond in 2015 through a European program for social and professional integration, focusing in particular on language learning.

This program, to which BNP Paribas will have contributed twelve million euros by 2021, enables non-profit organizations, working directly in the field, to respond as precisely as possible to the needs of refugees in ten European countries, ranging from France to Germany, to Belgium, to Luxembourg, through Spain, Italy, the United Kingdom, Switzerland, reaching Austria and Poland.

Beyond this program piloted by the BNP Paribas Foundation, other initiatives in favor of refugees exist within our group. We support various social business structures, work to help refugees integrate the labor market and encourage our employees to take up volunteering.

In the current context, where migratory flows persist and where these populations are particularly affected by the pandemic, BNP Paribas will continue its actions to contribute to a greater solidarity in our society.

GLOBAL CONTEXT OF MIGRATORY FLOW IN EUROPE

The integration of refugees in Europe is a challenge for everyone

MATTHIEU TARDIS
Researcher at IFRI, Center
for Migration & Citizenship



© UNHCR

Our children and grandchildren will certainly study the sudden arrival of more than a million refugees and migrants on the shores of Europe in 2015 as a major turn in the continent's history. Indeed, the so called "refugee crisis" was first and foremost a humanitarian crisis that disclosed the weaknesses of a European unity claiming to be based on human rights, the rule of law and solidarity among the Member States. **Five years on, the European Union is still trying to recover from the scars that have remained wide open.**

However, there is another side of the "refugee crisis" that has received much less attention. Tens of thousands of Europeans have demonstrated solidarity towards refugees and have committed to providing a warm welcome and a path to integration. The private sector has not remained on the sidelines of this phenomenon. Many companies all around Europe have joined the civil initiatives, highlighting that **refugees are an asset and not a burden for Europe**, provided they receive the necessary support.

The Partnership for Refugees at BNP Paribas is a noteworthy example of how the private sector can play a role in refugee integration. **The program acknowledges that refugee integration is a European challenge that has to be treated at a local level.** On this matter, the Partnership for Refugees at BNP Paribas is a model for other companies and corporate foundations.

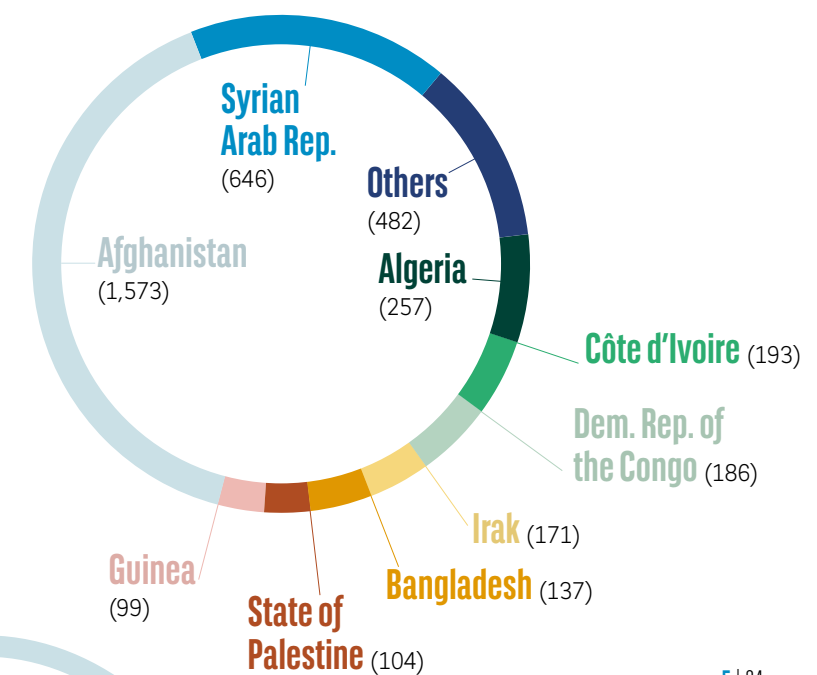
124 K
Arrivals
in Europe in 2019
(-13% as to 2018)

**Yet, a
+21%**
jump in arrivals in
Europe between November
and December 2019

+50%
Arrivals in
Greece as to 2018
(74,600)

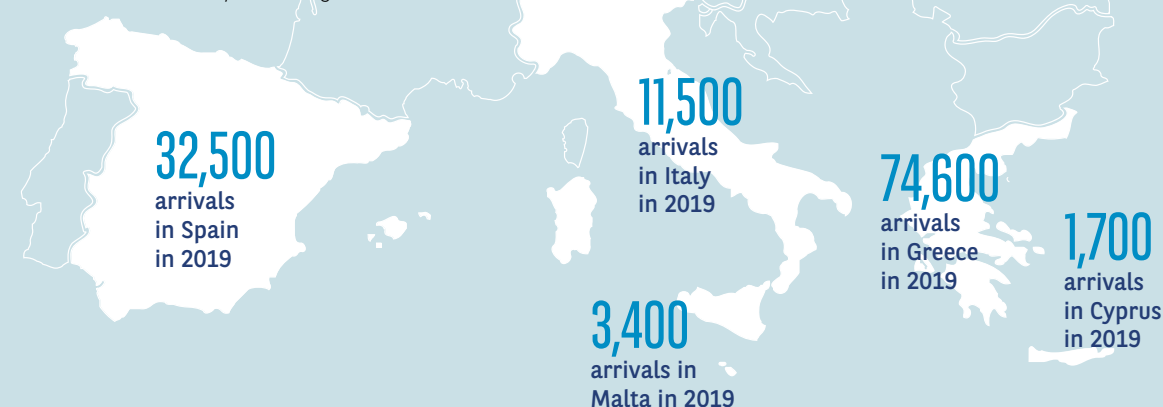
Most common nationalities

of Mediterranean sea and land arrivals
from January 2020



Number of arrivals by country of reception in 2019

data provided by UNHCR



© UNHCR



BNP PARIBAS' ROLE

Our Action Plan: Inclusion via Language Learning & Professionalisation



Welcoming asylum seekers reflects universal values of humanity. **'Welcoming' also means ensuring a better future for those entering a new life, a new culture and a new community.** All members of civil society, including the private sector, must show their solidarity and commitment to playing their part in this process.

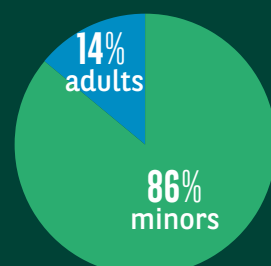
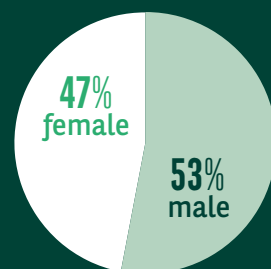
For these reasons, BNP Paribas, together with its partner organisations in the field, since 2015 has made a continuous commitment to support the social and professional integration of young refugees, notably through improved language learning in their host countries. **Language is a key point of entry to a new society:** it allows access to information, which in return means access to housing, to the labour market, to opportunities. In a global sense, it represents a first contact the culture and the people of a given country.

Through our European programs, beyond giving tools for integrations, BNP Paribas wishes to give a network of people and create a community.

21,862

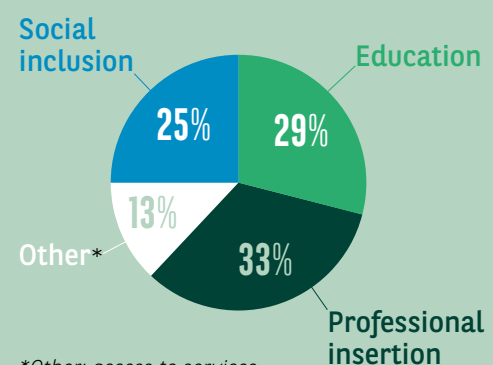
refugees received aid through our programs in 2019

inc. 13,800 through the UNHCR



Field of intervention of the organisations we support

Language learning it is at the heart of all actions carried out by the organisations we support, still the focus they adopt varies



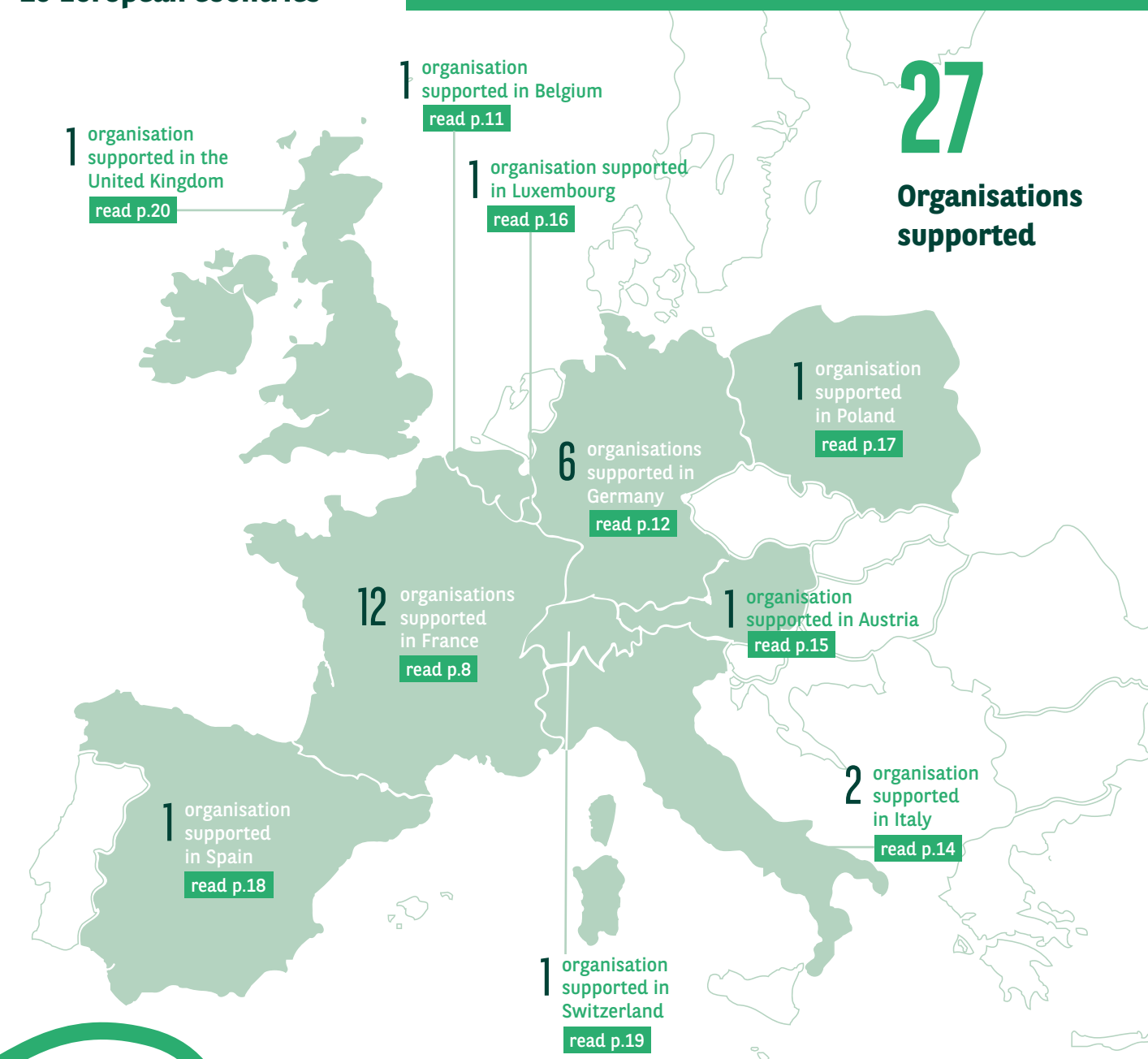
*Other: access to services, access to financing, culture & arts, housing

In 2019

1.5M€

Granted by BNP Paribas and distributed among 10 European countries

BNP Paribas' commitment in 10 European countries



CONTEXT IN FRANCE

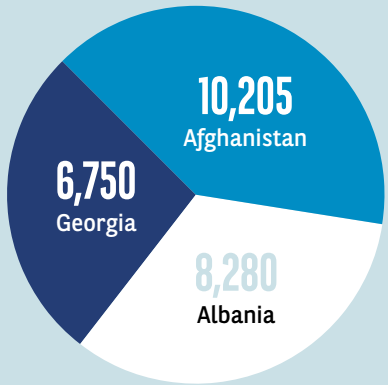
1,644 asylum seeker per million residents (total population 66,926,166 in 2018)

740 unaccompanied minors considered as asylum applicants in 2018

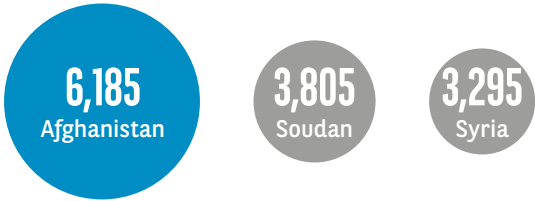
5 organisations supported by the BNP Paribas Foundation



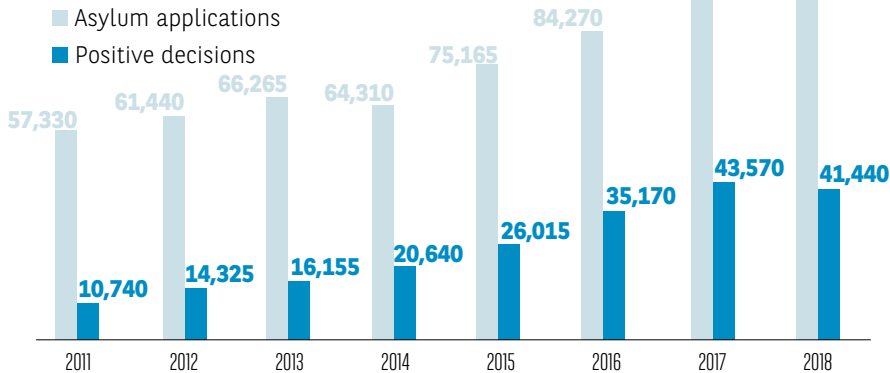
Main citizenships seeking asylum in 2018



Main citizenships **granted asylum** in 2018



Situation of **asylum demands**



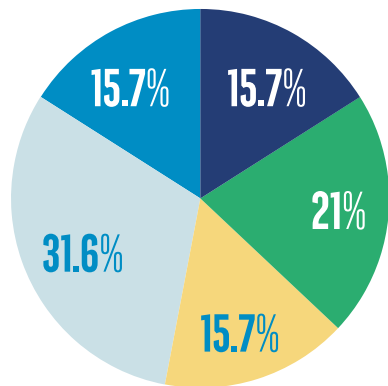
UNHCR assisting and protecting the most vulnerable refugees and asylum seekers, with a focus on **Greece and Italy**, by giving access to **professional training**.

APPRENTIS D'AUTEUIL guiding non-accompanied minors in their integration by **teaching them French and giving them professional competencies** while helping with their administrative procedures and housing, among other problems they may face.

SIMPLON promoting the **professional integration** of refugees through a qualifying training in digital competencies and an intensive language training.

Help provided: key figures

Fields of intervention of the organisations we support



- Housing
- Language Learning
- Tech
- Professional integration
- Education

785 beneficiaries

89% male **11%** female

40% minors **60%** adults

CIUP Funding of 6 refugee **students'** university scholarship.

IFRI Supporting the **Immigration and Asylum Observatory**.



7 organisations supported by BNP Paribas Retail Banking



FACE aiming at the **professional insertion** of refugees through a **mentorship program**, provided by employees of big French companies and through an adapted platform, among other measures.

HABITAT & HUMANISME **housing and social inclusion** of asylum seekers and refugees while facilitating their **professional training** and access to the workforce.

IUT PARIS DESCARTES providing a 350-hour multidisciplinary programme composed of **French language classes** and learning about the **economic, legal and social environments** in France among other modules.

TECHFUGEES helping displaced **women** integrate in the **French tech** sector through educational programs, mentorship, networking and job dating sessions.

PIMPMYAPP participants work in a team on an **digital issue** given by a big French company. PimpMyApp also organises meetings and conferences to favour networking and improve self confidence.

ACTION EMPLOI RÉFUGIÉS connecting employers and refugees in France through an **online platform** and **workshops** set up with HR volunteers.

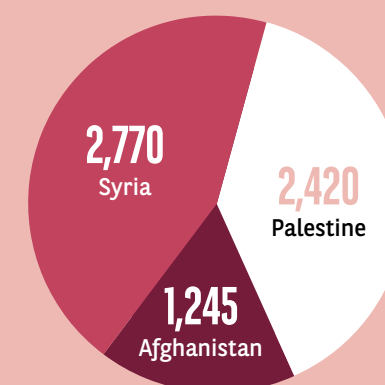
LA RUCHE accompanying refugee entrepreneurs in their project of **creating social businesses**.

CONTEXT IN BELGIUM

1,588 asylum seeker per million residents (total population 11,376,070 in 2018)

810 unaccompanied minors considered as asylum applicants in 2018

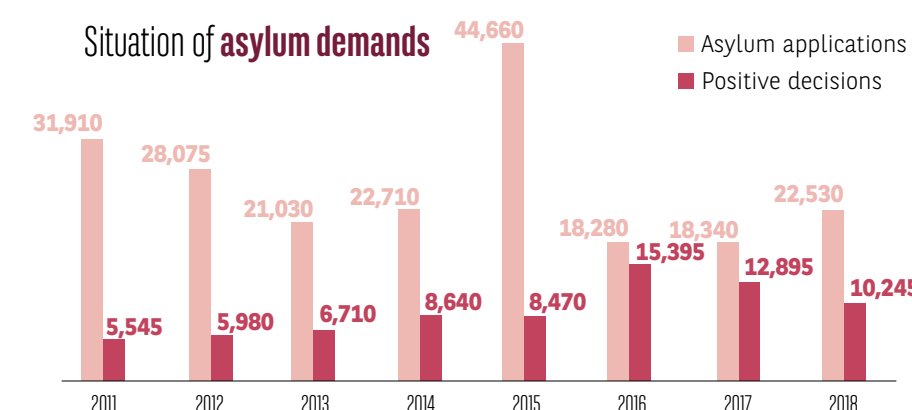
Main citizenships seeking asylum in 2018



Main citizenships granted asylum in 2018



Situation of asylum demands



THE ORGANISATION SUPPORTED BY BNP PARIBAS

MicroStart Refugee Program

389 beneficiaries

81% male **19%** female

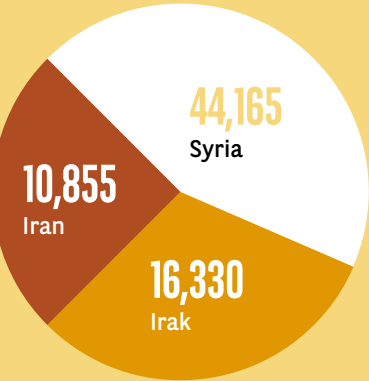
100% adults



Promoting the professional integration of young refugees through entrepreneurship by means of microcredit. This initiative is complemented by workshops on themes relating to business creation. Equipment and materials are made available to the trainees (flyers, computers, etc.). Support is provided to each refugee with personalised coaching to help them set up a business plan.

CONTEXT IN GERMANY

Main citizenships seeking
asylum in 2018



Help provided: key figures

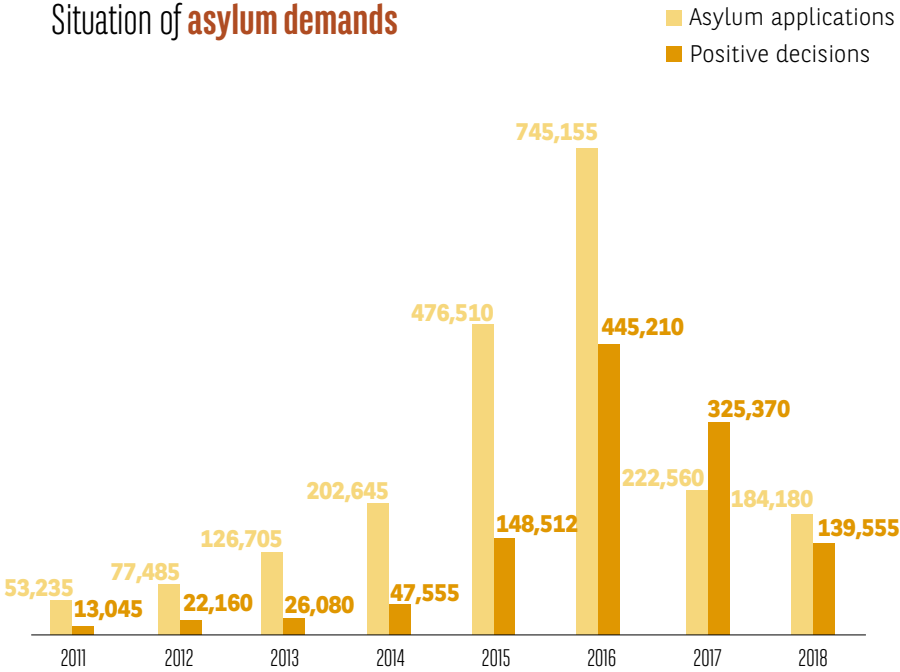
1,954 asylum seeker per million residents (total population 82,792,351 in 2018)

4,085 unaccompanied minors considered as asylum applicants in 2018

Main citizenships **granted asylum** in 2018



Situation of **asylum demands**



5,714 beneficiaries

52% male **48%** female

82% minors **18%** adults

6 organisations supported by BNP Paribas

DEUTSCHES KINDERHILFSWERK helping refugee children have the same starting conditions in school as all other kids by **distributing packages of school equipment**.

EVANGELISCHES MIGRATIONSZENTRUM workshops held in the asylum seekers' languages to secure **understanding of the legal system** in Germany.

JOBLINGE STIFTUNG developing a digital tool to train refugees in **German language** and other competencies relevant to the industries in which they are likely to start an apprenticeship.

PIN FREUNDE DER PINAKOTHEK DER MODERNE bringing together locals and refugees while **exchanging about culture and arts**.

STIFTUNG LESEN with the help of magazines, young refugees are encouraged to read and thus **learn the German language** and successfully participate in school.

DEUTSCHE UNIVERSITAETSSTIFTUNG supporting students with refugee backgrounds to successfully access and **finalise their university studies** in Germany.

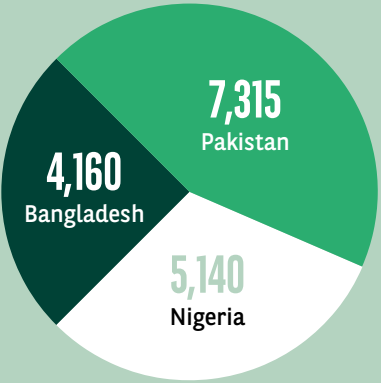


CONTEXT IN ITALY

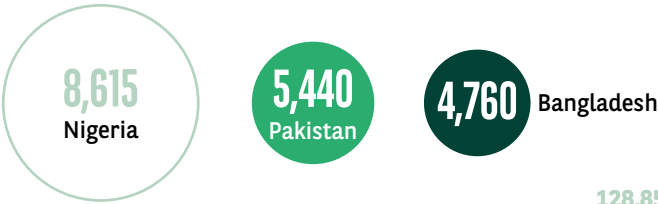
813 asylum seeker per million residents (total population 60,483,973 in 2018)

3,885 unaccompanied minors considered as asylum applicants in 2018

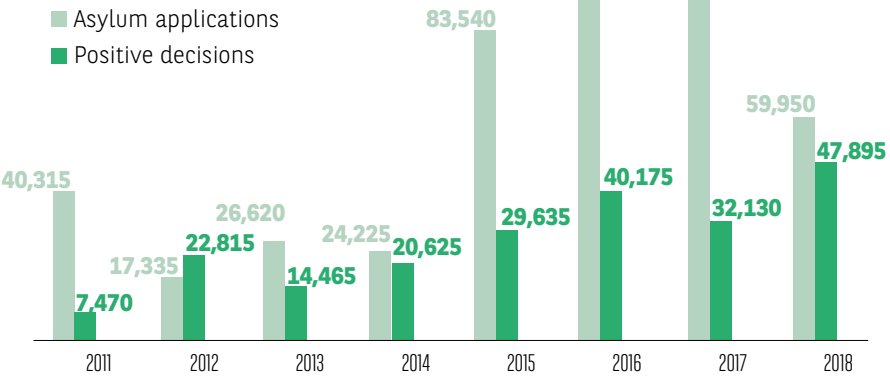
Main citizenships seeking asylum in 2018



Main citizenships granted asylum in 2018



Situation of asylum demands

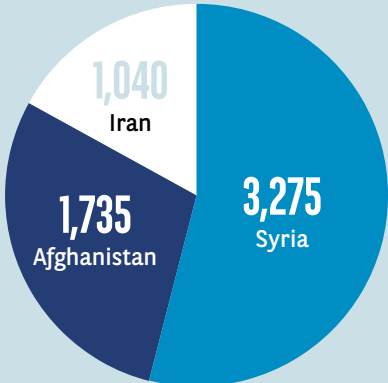


CONTEXT IN AUSTRIA

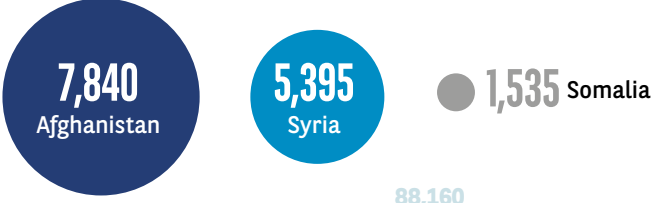
1,291 asylum seeker per million residents (total population 8,822,267 in 2018)

390 unaccompanied minors considered as asylum applicants

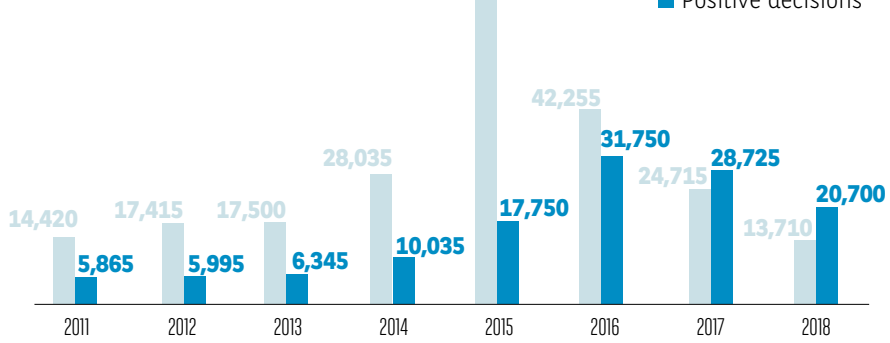
Main citizenships seeking asylum in 2018



Main citizenships granted asylum in 2018



Situation of asylum demands



THE 2 ORGANISATIONS
SUPPORTED BY BNP PARIBAS

Centro Astalli INTERCULTUR(A)CTION PROJECT

Opening of a new “Matteo Ricci” reception centre in Rome for the social and professional integration of refugees, especially young refugees, by means of themed workshops and personalised support for job seeking.

S. Egidio Community PROJECT SCUOLA DI LINGUA E CULTURA

Teaching Italian language and culture to 600 refugees in Rome (lessons adapted to adults and children according to levels).



926 beneficiaries

42% male **58%** female

3% minors **97%** adults

THE ORGANISATION
SUPPORTED BY BNP PARIBAS

Caritas WOMAN TALENTS WORKSHOP PROJECT

160 beneficiaries

25% male **75%** female

47% minors **53%** adults



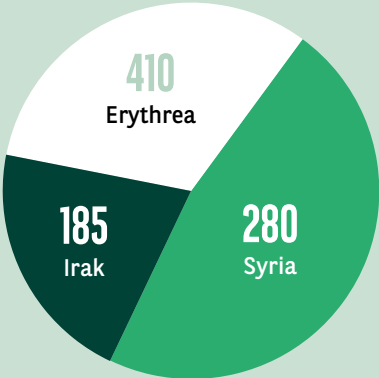
Facilitating the social and professional integration of women refugees by means of themed workshops helping them to develop their creativity and skills. German language lessons are systematically provided prior to these training courses. The association offers childcare to mothers during the time they spend at the workshops.

CONTEXT IN LUXEMBOURG

3,694 asylum seeker per million residents (total population 602,000 in 2018)

35 unaccompanied minors considered as asylum applicants

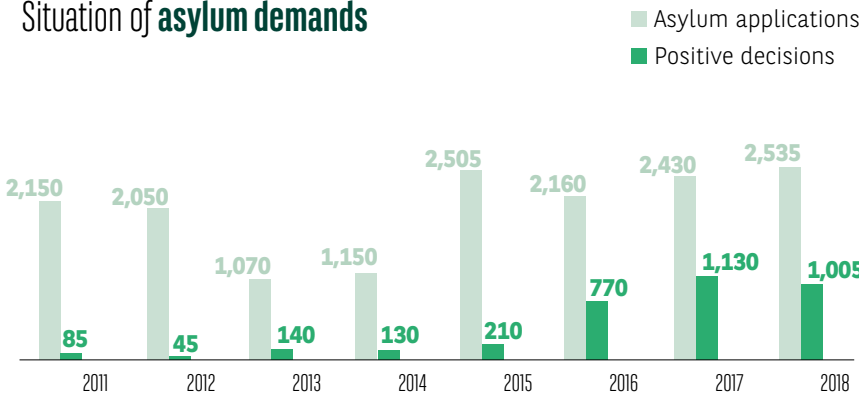
Main citizenships seeking asylum in 2018



Main citizenships granted asylum in 2018



Situation of asylum demands



THE ORGANISATION SUPPORTED BY BNP PARIBAS

Microlux



Promoting the professional insertion of refugees through entrepreneurship by creating a fund to grant a greater number of microloans and provide support for business creation.

11 beneficiaries

91% male **9%** female

100% adults

CONTEXT IN POLAND

63 asylum seeker per million residents (total population 37,976,687 in 2018)

125 unaccompanied minors considered as asylum applicants in 2018

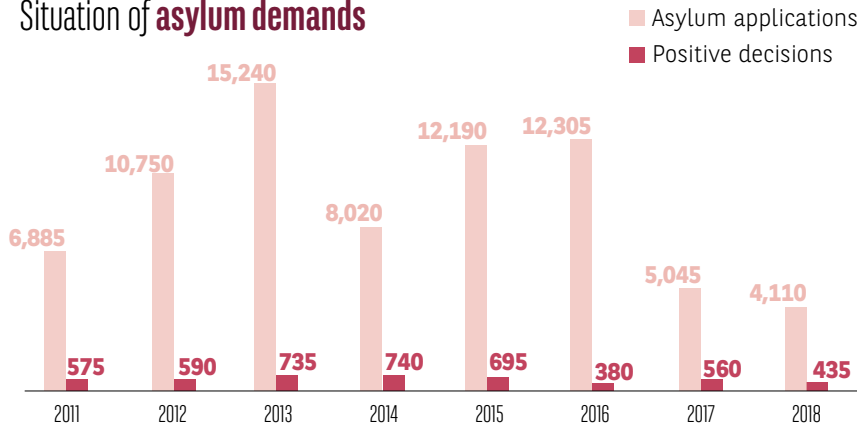
Main citizenships seeking asylum in 2018



Main citizenships granted asylum in 2018



Situation of asylum demands



THE ORGANISATION SUPPORTED BY BNP PARIBAS

Ocalenie Foundation



Supporting the Refugees Welcome Polska programme which promotes access to housing for refugees and their social and professional integration.

33 beneficiaries

42% male **58%** female

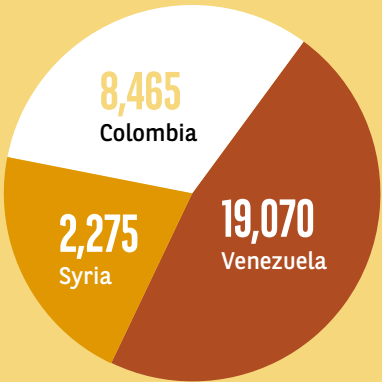
87% minors **13%** adults

CONTEXT IN SPAIN

1,130 asylum seeker per million residents (total population 46,658,447 in 2018)

75 unaccompanied minors considered as asylum applicants

Main citizenships seeking asylum in 2018

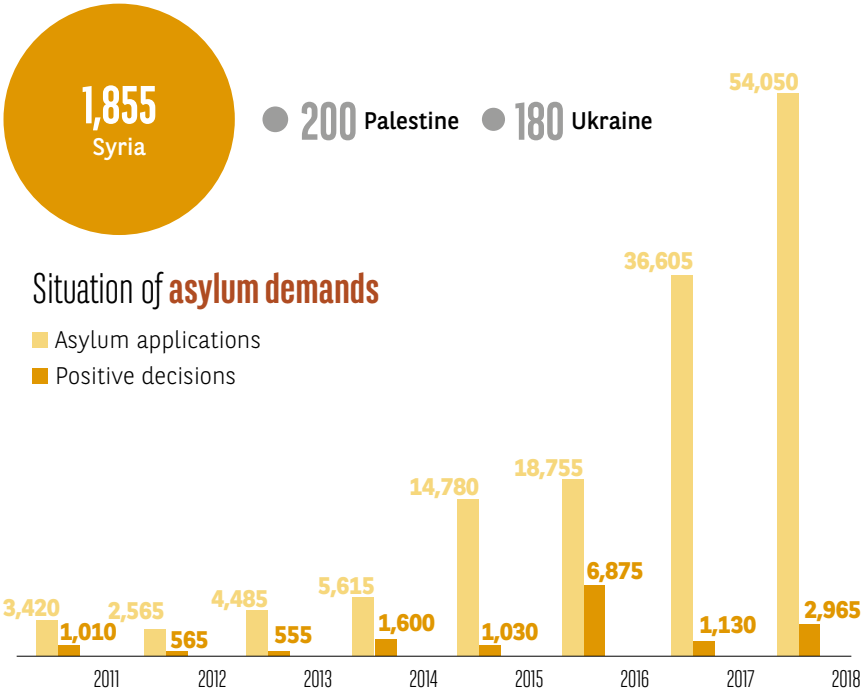


THE ORGANISATION
SUPPORTED BY BNP PARIBAS

Cruz Roja

Developing employability of more than 80 refugees by giving them **access to training and work experience in companies**. The association also offers personalised support to promote their **integration into the labour market**.

Main citizenships **granted asylum** in 2018



Situation of **asylum demands**

■ Asylum applications
■ Positive decisions

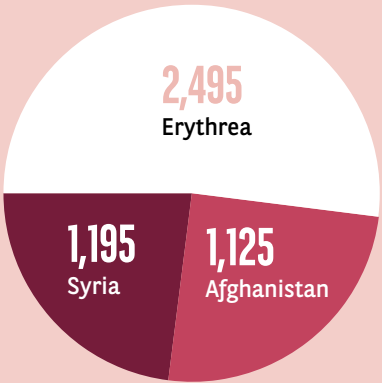


CONTEXT IN SWITZERLAND

1,585 asylum seeker per million residents (total population 8,544,527 in 2018)

435 unaccompanied minors considered as asylum applicants

Main citizenships seeking asylum in 2018



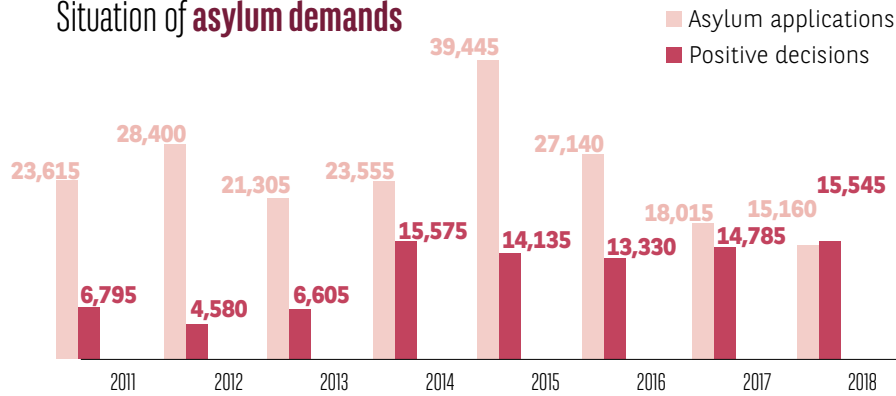
THE ORGANISATION
SUPPORTED BY BNP PARIBAS

AMIC & Friends
International
FUTURE PROJECTS

Main citizenships **granted asylum** in 2018



Situation of **asylum demands**



54 beneficiaries

52% male **48%** female

100% adults

32 beneficiaries

81% male **19%** female

6% minors **94%** adults

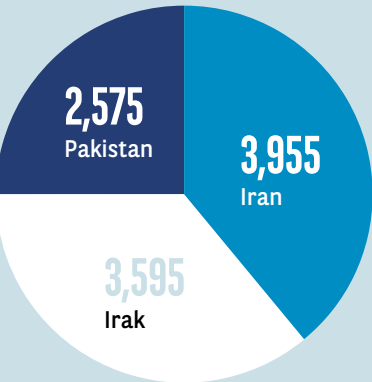
Supporting Unaccompanied Minor Asylum Seekers (UMAS) and ex-UMAS (19-25 year olds) by helping them **develop a life project for successful professional integration and independence**. These young people will have access to work experience placements to improve their French language learning, acquire skills and promote their professional integration. The initiative will support fifteen or so young people every year with particular attention paid to young women.

CONTEXT IN THE U.K.

563 asylum seeker per million residents (total population 66,273,576 in 2018)

2,870 unaccompanied minors considered as asylum applicants in 2018

Main citizenships seeking asylum in 2018



THE ORGANISATION
SUPPORTED BY BNP PARIBAS

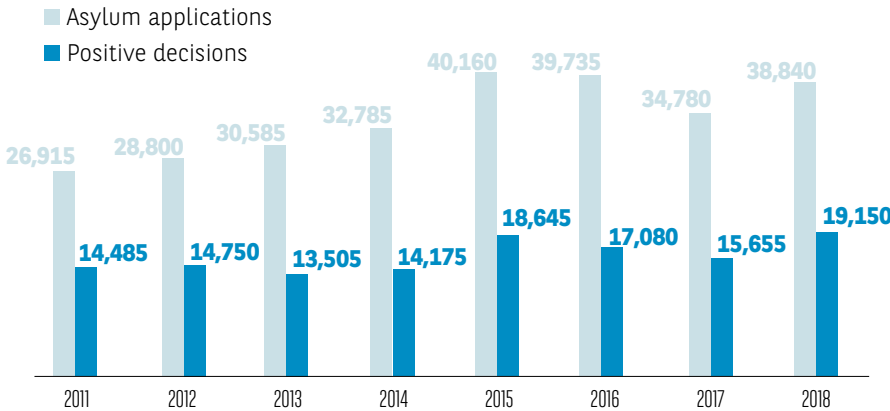
Super Being Labs

Developing a smartphone application in partnership with Super Being Labs to give migrants access to a certain number of centralised tools essential to their **successful social and professional integration in the UK.**

Main citizenships **granted asylum** in 2018



Situation of **asylum demands**



Testimony by Faith

PimpMyApp
Refugees'
participant



The coaches, Romain and Selma, they really contributed to our lives. We don't take it for granted, it's a great opportunity, they are doing a great job and I want to encourage them to contribute more. I believe that by doing this, society will be better and more developed. So I thank them a lot, I thank France, I thank everybody, BNP Paribas, everybody who has contributed to what we are doing... I want to say thank you to everybody.

I left India when I was 12 years old. My journey has been long. We crossed all of Iran on foot, and our boat from Greece to Italy sank just before arriving on the coast. It was a very hard moment, a lot of people couldn't swim. As soon as I arrived in France, in Paris, I wanted to succeed in this country. First, I started by working in the markets, doing odd jobs on construction sites, so that I could eat and pay my rent. I was sent to a shelter for children and then to Apprentis d'Auteuil. By entering the foundation, I was able to start a training for carpentry. I sometimes wanted to leave, but the educators here advised me, supported me, and I knew that by staying here I could learn a trade and the French language. Today, I have my own business where I am in charge of fitting of vehicles. I am lucky to work for myself, I learned the French language, and above all, since 2013, I obtained French nationality! The next steps? I have just hired two employees, and I intend to keep on growing my project!



Testimony by Onkar

Entrepreneur,
former beneficiary
of Apprentis d'Auteuil

"I am lucky to work for myself, I learned French, and [...] I obtained French nationality!"

Glossary

Refugee: According to the 1951 Geneva Convention, a refugee is someone who is unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, and who cannot, or because of this fear, does not want to claim protection from this country. In a broader sense, the concept of “refugee” refers to anyone forced to flee their country, including due to conflict or widespread violence. In Europe, refugees receive a residence permit which allows them to work and to begin an integration process.

Asylum Seeker: In Europe, the asylum seeker is someone who has left their country of origin and is seeking refugee status or some other form of protection. The asylum seeker is awaiting the examination of their request by the asylum authorities of the host country, who may recognize their need for protection or reject their request.

Migrant: There is no legal definition of the term migrant. According to common usage, a migrant is a person who leaves their usual place of residence to settle temporarily or permanently in another region within their country or more generally in another country by crossing an international border. The reasons of their movement can be various, in particular for work or studies.

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